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Select: Short Duration Bond Portfolio (SDBP)

The Select: Short Duration Bond Portfolio (SDBP) was launched in late 2022 to take advantage of conditions and opportunities in bond markets which had not been seen since the Global Financial Crisis. Having reached the three-year anniversary of the portfolio, it remains an attractive proposition. This portfolio is designed to meet a cautious investor's demand for a low-risk total yield enhancement over and above that offered by cash.

Yield generation

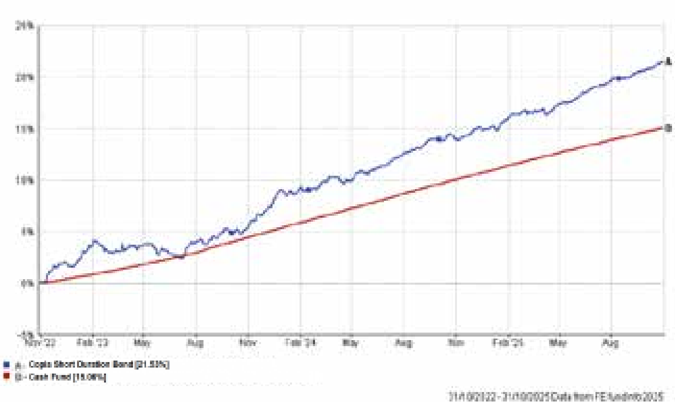
The key sources of yield generation in the portfolio are:

Coupon - the annual interest that is paid on the bond

Yield to Redemption - this is the yield on the bond an investor will earn in the form of both coupon and uplift in value if they own the bonds until maturity

Portfolio Duration – this is the measure of how much a bond price is likely to move with a change in interest rates

As of 31-Oct-2025	Cumulative Returns					
	1M	3M	6M	YTD	1YR	Since Inception (31/10/2022)
Copia Short Duration Bond Portfolio	0.73%	1.65%	3.57%	5.56%	6.63%	21.53%
Cash Fund	0.36%	1.05%	2.16%	3.73%	4.56%	15.06%



Note: Performance is inclusive of underlying fund OCF but does not include manager, platform, dealing or adviser charges.

FE fundinfo

About the Short Duration Bond Portfolio

What is it?

A low-risk short term investment opportunity designed to take advantage of the current bond market conditions.

How does it work?

We use mainly shorter dated investment grade bonds. Companies today are issuing debt at attractive levels.

How does it help?

This gives clients who are cautious about investing in equities a yield enhancement over and above that offered by cash.

Key Points

- 5.3% yield at 31/10/2025
- Investment grade funds - average BBB credit rating
- Widely diversified – 1,400 underlying assets
- Average duration 2.1 years
- Works on any platform

Summary

Objectives	Achieve low-risk short term yield-enhancement over that offered by cash
Underlying securities	Core: Short duration Investment grade Corporate bonds and UK Government bonds Satellite: high yield and emerging market debt
Optimisation constraints	All investments in the mandate are short duration

Select: SDBP at a glance

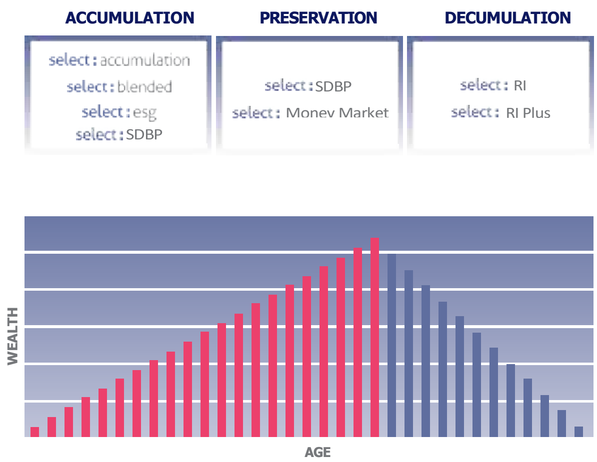
Portfolio Yield	**5.3% [1]**
Copia Calculated Risk Rating	3 [2]
Average Credit Rating	BBB
Portfolio Duration	2.1 years
Number of underlying credits	1,400+

Ongoing Charges & Fees

Management Fee	0.20% p.a
OCF of underlying funds	0.23% p.a
Transaction cost of underlying funds	0.04% p.a

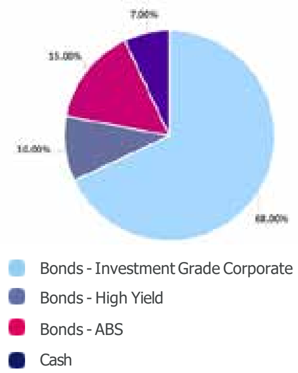
Matched to your clients' life stages

The Copia Select range of portfolios has a product to suit every stage of your clients' life stages:



Asset allocation as at 31 October 2025

Name	% Weight	Asset Class	Structure
Core Funds			
Cash	2.00	Cash	-
Royal London Short-Term Money Market Y Acc	5.00	Cash & Equivalents	Active
Aegon Global Short Dated Climate Transition Fund S Acc	18.00	Global Investment Grade Corporate Bonds	Active
Legal & General Sh Dated GBP Corp Bond Index C Acc	20.00	UK Investment Grade Corporate Bonds	Passive
Fidelity Short Dated Corporate Bond Fund W Acc	10.00	Blend UK & Global Corporate Bonds	Active
Royal London Short Duration Credit Fund Z Acc	20.00	UK Investment Grade Corporate Bonds	Active
Satellite Funds			
TwentyFour Monument Bond L Gr Acc GBP	15.00	Asset Backed Securities	Active
Jupiter Monthly Income Bond Fund U1 Acc	10.00	Blend UK Investment Grade & High Yield Bonds	Active



*[1] Portfolio yield as of 31/10/2025. The portfolio yield is monitored weekly by Copia. If there is a material reduction in yield, then IFA's will be notified. Copia aim to take all reasonable steps to avoid causing any foreseeable harm to customers. If the yield on the portfolio compresses to 4% and then again 3%, notifications will be sent out at both points to assist Advisers assessing ongoing Suitability and equip customers to make informed good decisions based on price and value. Ultimately, at a lower yield (c3%) this portfolio may no longer represent an attractive investment proposition delivering the required value for money to those retail customers and Copia will again in that scenario prompt those invested to assist Advisers in fulfilling their Customer Duty to deliver a good outcome for retail customers.

*[2] The volatility of the portfolio is 2.6% as of 31/10/2025, calculated by Copia using Blackrock Capital Market Assumptions, and for Suitability purposes represents risk level 3. Volatility on the portfolio will be monitored on an ongoing basis and managed accordingly. For illustration, the equivalent volatility for a Cautious (level 4) portfolio is 5.2%.

Download the latest monthly factsheet:

copia-capital.co.uk/sdbp

Why choose Copia?

Copia Capital is an award-winning Discretionary Fund Manager (DFM). We work exclusively with IFAs and our aim is to construct superior portfolios to meet client needs across the full risk-return spectrum. 'There's a better way to do this' is our business mantra and we pride ourselves on having a unique, market-challenging approach.

Copia offers a proven route for IFAs to reliably de-risk their investment activities with a range of industry-leading portfolio services. Working in partnership with us allows IFAs to achieve great client outcomes, because every investment decision is underpinned by Copia's data driven approach and technical know-how.

Copia are pure B2B specialists. Unlike some other discretionary fund managers, we are 100% B2B, whole of market and unfettered (no in-house funds). We will never work directly with retail investors and we have no ambitions to. Instead, we leave that to our customers, you, the IFA community.

Whatever your needs, we are here to add value to your business, to drive efficiencies and to ensure that you have access to the same cost advantages and expertise as institutional investors.

Enhanced MPS options

If you are interested in Copia Select, then you may also be interested in:

copia:mps plus

Build your own IFA investment brand with 'white-labelled portfolios' backed by full marketing support and Copia's expertise.

MPS Plus is our added-value service range. Constructed around our MPS portfolios, this service helps you build your own unique IFA investment brand. Each portfolio in the MPS Plus range can be 'white-labelled' with your own identity, and the service includes ongoing marketing support, with branded content and other services including quarterly investment committee meetings with our fund management team.

copia:mps custom

Designed in partnership with Copia to satisfy your clients' very specific personalised investment objectives.

Copia's premium portfolio service is MPS Custom. This service offers bespoke portfolios which have been designed to satisfy the specific requirements of your firm's client base. Engaging the MPS Custom service involves us working in partnership with you to first define your clients' precise portfolio specifications and then creating and managing a personalised investment strategy to suit the client's goals. In addition to meetings with your quarterly investment committee, we support you with branded marketing materials, regular updates and highly responsive support.

Performance

To see the latest Copia monthly and quarterly performance reviews, including trends in the Risk Barometer, go to **copia-capital.co.uk/**

Understanding the risks

- Investment model portfolios may not be suitable for everyone
- The value of funds can increase and decrease, past performance and historical data cannot guarantee future success
- Investors may get back less than they originally invested.

Important information:

Copia does not provide any advice and is not required to assess the suitability of the product provided or offered to your Client.

This illustrative document is intended for investors where advice has been given by Regulated Financial Advisers. The value of investments may go down as well as up, investors may not get back the amount invested, figures quoted relate to the past and past performance is not a reliable indicator of future. Models are prepared in accordance with tolerance to risk and not client circumstances.

Copia only exercises discretion in terms of the model portfolio's composition and its rebalancing so that it continues to meet its overall generic strategy and objectives; the model is not referable to any specific client. Information from given sources is taken to be reliable and accurate, which Copia cannot warrant for accuracy or completeness.

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